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Attorney for **Debtor**

In the United States Bankruptcy Court
For the District of Arizona

In re:)	In Proceedings Under Ch. 13
)	
Richard and Karri Hunt)	No. 09-22604-CGC
)	
Debtor.)	CHAPTER 13 PLAN AND
)	APPLICATION FOR PAYMENT OF
)	ADMINISTRATIVE EXPENSES

The Debtors propose the following Chapter 13 Plan:

I. PROPERTY AND FUTURE EARNINGS.

The debtors shall submit the following property and future earnings to the trustee for distribution under the plan:

Payments of \$717.00 per month for the duration of the plan commencing October 10, 2009.

II. DURATION OF THE PLAN.

The payments shall be made by or on behalf of the debtor to the Trustee for a period of 51 months. If at any time before the end of this period all allowed claims are paid, the plan shall terminate. Allowed claims are those claims which (1) have been timely filed and (2) no order has been entered modifying or disallowing the claim.

III. TAXES.

Debtors' taxes have all been filed.

IV. CLASSIFICATION AND TREATMENT OF CLAIMS.

Claims shall be paid in the following order:

1. Administrative Expenses.

Trustee's compensation: The Trustee shall charge such percentage fee as may periodically be fixed by the Attorney General pursuant to 28 U.S.C. §586 (e) which presently cannot exceed 10%.

Attorney Fees: Debtors' Attorney was paid \$2,000.00 pre-petition. Further, Debtors' Attorney shall be paid an additional \$2,000.00 as a minimum fee for this pending case prior to commencement of payments on any claim listed hereafter. The services rendered for this minimum fee include up to the first 8.1 hours of all consultations, telephone conversations and correspondences with debtors necessary to confirm Debtors' initial Chapter 13 Plan, preparation and filing of Debtors' bankruptcy petition and all schedules necessary to confirm Debtors' initial Chapter 13 Plan, and Debtors' initial Chapter 13 plan, appearances necessary for confirmation of Debtors' initial Chapter 13 Plan, mailing and costs thereof of all necessary notices to confirm Debtors' initial Chapter 13 Plan and preparation and lodging of the order to confirm Debtors' initial Chapter 13 Plan. Additional fees may be charged by hourly fee pursuant to an executed bankruptcy fee agreement. Attorney claims an assignment of plan payment for the fees herein.

2. Claims Secured by Real Property.

A. Property to be retained by the debtors:

Address - 5312 N Sierra Hermosa Court, Litchfield Park, AZ 85340

Market Value - \$380,000.00

The Debtor shall continue to make their monthly mortgage payments to GMAC Mortgage outside the plan.

B. The debtor's shall surrender the following real property in full satisfaction of the creditor's claims and the following creditors will receive nothing else from the debtors or the estate:

Creditor/ Security	Balance/Value of security	Paid as unsecured
Wells Fargo/ 6014 N 186th Ave. Waddell, AZ 85355	\$396,000/ \$250,000.00	\$0
First Horizon/ 2627 N 199th Ave. Buckeye, AZ 85326	\$305,000/ \$230,000.00	\$0

C. The debtor's shall surrender the following real property in full satisfaction of the creditor's claims which are disputed and the debtors release any and all claims they have against the creditor and the following creditor will receive nothing else from the debtors or the estate:

Creditor/ Security	Balance/Value of security	Paid as unsecured
M&I Marshall & Ilsley Bank/ 19822, 19838, & 19806 W Cambridge Ave. Buckeye, AZ 85326	\$75,000 disputed debt/ \$75,000.00	\$0

3. Adequate Protection Payments

Desert Schools Federal Credit Union: \$233 per month

4. Claims secured by personal property to be surrendered by Debtors.

a. None.

1 5. Claims Secured by Personal Property to be retained by Debtors.
2 a. (Property to be retained by debtor.) The following creditors shall retain their
3 interest in property securing their claims. They shall be paid the lesser of the debt balance or the
4 value of the property securing their claim, together with interest at the rate specified. Upon
5 payment of this amount their security interest shall be released. Any unpaid balance
6 shall be classified and paid as an unsecured claim. Claims paid as secured shall be paid in full
7 prior to commencement of payment on any claim listed hereafter.

8 Any claims not specifically named in this plan are presumed to be unsecured claims.
9 Creditors, secured status shall serve a copy of said claim, proof of security and an objection to the
10 plan upon Debtors' counsel not less than five days prior to the first scheduled confirmation date.
11 If no such objections and proof of claims are filed and served upon Debtors' counsel within the
12 five day deadline period prior to the first scheduled confirmation hearing, all claims not
13 specifically listed herein shall be fully treated as unsecured claims.

Creditor/ Security	Balance/Value of security	Interest rate	Paid as secured/ unsecured
Desert Schools Federal CU/ 2007 Acura	\$24,143.19/\$23,300	5%	\$24,143.19/\$0

11 6. Priority Claims.

12 None.

13 7. Unsecured Claims.

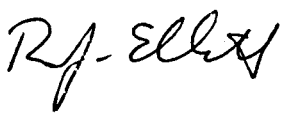
14 All other claims shall be classified as unsecured. Allowed, unsecured claims shall be paid
15 the balance of payments under the plan, pro rata. Any amounts unpaid shall be discharged, except
16 that any student loans meeting the requirements of 11 U.S.C. § 523(8) are not discharged.

17 **V. EFFECTIVE DATE AND VESTING.**

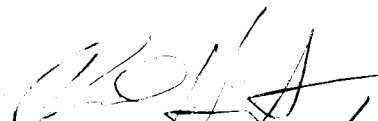
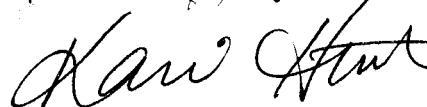
18 The effective date of the plan shall be the date of the order confirming the plan. Property
19 of the estate shall vest in the debtor upon confirmation. The debtor may use the property in any
20 manner or may sell the property without further order of the Court upon trustee approval.

21 DATED this 28th day of September, 2009.

22 ELLETT LAW OFFICES, P.C.

23  /s/Ronald J. Ellett
24 Ronald J. Ellett, Esq.
25 2999 North 44th Street
26 Suite 330
27 Phoenix, Arizona 85018

28 DATED this 28th day of September, 2009.

29  /s/Richard Hunt
30 Richard Hunt
31  /s/Karri Hunt
32 Karri Hunt

PLAN ANALYSIS

Debtor: Richard and Karri Hunt Case # 09-22604
Prior: Bankruptcy () Chapter 13 Date: _____
Estimated Length of Plan 51 months.

Trustee Use
§ 341 Meeting Date: _____
Continued: _____
Confirmed Date: _____

TOTAL DEBT PROVIDED FOR UNDER THE PLAN AND ADMINISTRATIVE EXPENSES

A. TOTAL PRIORITY CLAIMS

1. Unpaid attorney's fees (estimated).....\$ 2,000.00
2. Taxes.....\$ 0.00
3. Other.....\$ 0.00

B. TOTAL OF PAYMENTS TO CURE DEFAULTS.....\$ 0.00

C. TOTAL OF PAYMENTS ON SECURED CLAIMS.....\$ 27,910.30

D. TOTAL OF PAYMENTS ON GENERAL UNSECURED CLAIMS...\$ 3,000.00

E. SUB-TOTAL.....\$ 32,910.30

F. TOTAL TRUSTEE'S COMPENSATION (10% of Debtors'
payments) (estimated).....\$ 3,656.70

G. TOTAL DEBT AND ADMINISTRATIVE EXPENSES.....\$ 36,567.00

RECONCILIATION WITH CHAPTER 7

H. INTEREST OF GENERAL UNSECURED CREDITORS IF CHAPTER 7 FILED

1. Value of Debtors' interest in nonexempt
property.....\$ 3,700.00

2. Plus: value of property recoverable under
avoiding powers.....\$ 0.00

3. Less: estimated Chapter 7 administrative
expenses.....\$ 1,200.00

4. Less amount payable to priority creditors
other than costs of administration.....\$ 0.00

5. Equals: estimated amount payable to general
unsecured creditors if Chapter 7 filed
(if negative, enter zero).....\$ 2,500.00

I. ESTIMATED DIVIDEND FOR GENERAL UNSECURED
CREDITORS UNDER CHAPTER 7.....\$ 2,500.00

J. ESTIMATED DIVIDEND UNDER PLAN.....\$ 3,000.00

* IF THERE ARE DISCREPANCIES BETWEEN THE PLAN AND, THE PLAN ANALYSIS,
THE PROVISIONS OF THE PLAN AS CONFIRMED CONTROL.